



Ministry of Housing and Urban Affairs
Government of India

Research Centre for Public Policy on Housing and Habitat

at
National Institute of Urban Affairs

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Background

As India urbanizes, cities and urban areas play an important role in achieving the 'Viksit Bharat Vision 2047' which aims for a \$32 trillion economy. In pursuing this target, housing is an important indicator of economic prosperity. The housing sector has a magnified impact on GDP owing to the large number of jobs it creates and its backward and forward linkages to hundreds of related industries. Particularly, urban housing spurs consumer spending and economic outputs, and facilitates labour mobility within the economy. With the country poised to expand its manufacturing and services sectors, the role of urban housing in incorporating migrants into cities has never been more evident.

Housing is also a predictor of human development, with multiplier effects on health, education, social status and economic well-being. Especially after the COVID-19 pandemic, housing's role in offering protection to poor households and ensuring that temporary shocks do not push them back into poverty is well understood in policy.

Recognising the above, the Ministry of Housing and Urban Affairs has prioritised Housing for All, and aggressively addressed India's urban housing shortage through the Pradhan Mantri Awas Yojana – Urban (PMAY-U) scheme. The scheme has sanctioned an unprecedented 11.9 million housing units across its four verticals, which comprises about 10% of India's Census 2011 housing stock.

From September 2024, these efforts have continued in the form of PMAY-U 2.0, which focuses on fostering an enabling ecosystem for the growth of affordable housing, including rentals, through leveraging the role of public and private sector. PMAY-U 2.0 mandates States/UTs to formulate an "Affordable Housing Policy" and mandates several reforms to encourage the supply of housing to lower-income groups. These reforms cover a gamut of areas including stamp duty/registration and other charges, affordable housing zones and land reservations, transfer of development rights (TDR), tenure rights, land single window approvals, etc.

Research Need

India's ongoing structural transformation is fuelling the growth of urban areas. Cities are growing through natural increase and in-migration; concurrently, rural areas are experiencing in-situ economic transformation owing to infrastructure investments and changes in employment from agriculture to non-farm occupations. Rural youth are seeking non-farm work in construction and manufacturing, often located in peri-urban areas. Aspirational youth pursuing higher education and work in the urban service sector are also increasingly mobile. At the same time, India's population is also aging, with a projected number of people aged above 60 expected to increase from 153 million to 347 million by 2050.

These demographic shifts and economic transformations generate **a wider array of housing demands**. For example, young workers may increasingly prefer renting, while an aging segment may be seeing retirement housing options. Growth in the manufacturing sector is contingent on the availability of worker housing, as the sector is dependent on migrant labour. Meeting urban housing demands is therefore **a moving target**.

On the supply side, with the government committed to the role of facilitation, the private sector is called upon to play a greater role in creating affordable housing. Aside from housing developers operating at varying scales and locations, financial institutions, property management companies, and digital aggregators also play an increasing role in shaping the housing ecosystem. The role of the government in ensuring supportive urban planning frameworks to align critical aspects like land and transport cannot be underestimated. Additionally, the propagation of proven technologies that enhance efficiency and sustainability of supply is also important. The supply ecosystem requires a **pipeline of unbiased information on housing trends** to respond to evolving demands. Further, it requires **platforms that enable dialogue between multiple stakeholders** can evolve appropriate policy and market responses to these demands.

To ensuring housing adequacy and affordability in urban India, it is important to understand the nature of emerging demands, identify supply gaps and propose effective ways to bridge these demand-supply gaps, particularly to inform how government can intervene through policy, regulation and investment at national, state and local levels.

Given that housing is a vital barometer for a nation's economic well-being, and also an essential asset for households seeking dignified and secure futures, a research centre dedicated to promoting affordable housing and related policies will go a long way in supporting the Viksit Bharat Vision 2047.

The "Centre for Public Policy on Housing and Habitat" proposed to set up at NIUA will develop a strong knowledge ecosystem and promote evidence-based research to support sustainable and resilient habitats, including housing. The Centre will also conduct research on the implementation of various reforms aimed at promoting the housing ecosystem at the state level and on articulating the economic multiplier effects of housing interventions.

Vision

To develop a **strong knowledge ecosystem and promote evidence-based research** to support sustainable and resilient habitats, including housing.

Objectives

- To conduct evidence-based research on sustainable and resilient habitats, including housing, with a focus on exploring key hypotheses related to evolving demand patterns and supply dynamics.
- To develop a strong knowledge ecosystem for policy and advocacy support at the National and State level.
- To document nationwide and global good practices and case studies that address key housing challenges, particularly with relation to affordable housing
- To build and maintain a comprehensive data repository of indicators related to housing, with a focus on affordability, access, inclusion and adequacy

- To study and promote emerging construction technologies and sustainable building materials for large-scale affordable housing development.
- To support housing-related policy conversations at the Centre and State levels with relevant data and knowledge inputs
- To produce outputs and organise convenings that serve to inform diverse policy and market actors and help build consensus for generating creative solutions to key affordable housing challenges
- To disseminate knowledge about sustainable and resilient habitats, including housing and its links with the economy and social well-being

Research Themes

Recognising the vast scope of research in the housing sector, the Centre will focus on the following research themes:

5.1. Facilitate rental housing for inclusive urban growth: The centre will undertake evidence-based research related to rental/social housing which may include.

1. Examine existing and emerging models of rental supply provision

2. International Case Studies

- Financial viability, O&M, long-term rental management
- International Models of Social Housing – large scale rental housing for vulnerable groups (France, Germany, Singapore, UK, etc.)
- Netherlands’s mixed-income, mixed-use model and student social housing

3. Document Case Studies

- State-owned agencies – SIPCOT, Tamil Nadu; Kerala
- Employer-led projects – Foxxcon, Sriperumbudur
- Projects anchored by civil society – Shelter Square Foundation, Surat
- Tech aggregators of private supply – Bandhu, other platforms like 99 acres, Magic Bricks, etc.
- Welfare rental housing- working women hostels, student hostels, workers housing built by Tamil Nadu Shelter Fund

4. Draft Urban Rental Housing Policy

5. Explore rental housing models for manufacturing sector & women workforce

- Women Self-help groups, leveraging community-based models
- Assessment of existing working women’s hostels
- Rental housing at manufacturing sites

5.2. Climate, disaster-resilient and low carbon housing:

The centre will undertake evidence-based research on climate, disaster-resilient and low carbon housing in affordable housing which may include.

1. Facilitate Implementation of existing codes of Govt to encourage Resilient Public Construction and encourage low carbon construction

- Mainstream climate and disaster resilience into public housing and infrastructure design.
- Encourage adoption of Eco Niwas Samhita and National Building Code

2. Prepare Energy Audit Frameworks

- Develop standard energy audit framework tailored to Indian context to improve energy performance and sustainability of housing sector

3. Streamline taxonomy for low carbon & climate resilient (green) buildings

- Evaluate the existing rating systems in the market like GRIHA, IGBC, EDGE rating systems along with Eco Niwas Samhita- develop a common taxonomy for affordable housing based on it.
- Support in creating enabling environment to drive market forces – incentives in property tax/stamp duty

4. Formulate strategies to enhance housing stock for heat, earthquake and flood resilience

- Examine Delft, Netherlands initiatives, its adaptability in Indian context
- Examine any other existing good practices- Global and Local
- Develop innovative solutions for self-built incremental housing based on national & international best practices

5.3. Housing finance & Insurance:

The Centre will undertake research related to housing finance and insurance ecosystem which may include:

1. Research on Affordable Housing Finance Ecosystems

- Map the landscape of formal and informal finance sources in affordable housing across urban and rural areas.
- Study lending patterns of major institutions (NHB, HFCs, MFIs, cooperative banks) vis-à-vis low-income households and self-built housing.
- Identify regulatory and procedural gaps that limit flow of finance to EWS/LIG segments.

2. Evaluate the barriers and challenges in the Credit Risk Guarantee Finance Trust

Examine the existing barriers and challenges in the uptake of the fund created- suggest roadmap for future expansion

Undertake case studies of innovative examples from national & international level to enhance finance availability like Tamil Nadu Shelter Fund

Explore and propose scalable models such as housing microfinance, blended finance mechanisms, and interest subvention schemes.

3. Resilience & Climate Risk Financing

- Support the design of green financing tools (e.g., green mortgages, ESG-aligned housing bonds) tailored to affordable housing.
- Develop models for integrating climate risk assessment into underwriting and housing insurance.
- Design financing solutions for retrofitting and disaster resilience in low-income housing.

5.4. Emerging construction technologies and innovations: The Centre will prioritize the identification, evaluation, and promotion of emerging construction technologies and sustainable building materials to enable large-scale, affordable, and climate-resilient housing delivery. Focus will be placed on adopting modern methods of construction such as prefabrication, modular systems, and 3D printing to enhance construction speed, quality, and cost efficiency. The use of low-carbon and locally available materials—such as fly ash bricks, geopolymers, stabilized earth blocks, and bamboo-based composites—will be encouraged to reduce the environmental footprint of housing projects. Efforts will be made to support pilot demonstrations, capacity building, and knowledge dissemination to promote the adoption of these innovations by public and private stakeholders. Through these initiatives, the Centre aims to bridge the gap between technological innovation and on-ground implementation, thereby advancing sustainable and inclusive housing development at scale.

5.5. Linkages with reforms for land, solid waste management, livelihoods, circular economy, transport and transit: The Centre will promote the integration of housing initiatives with reforms in land management, solid waste management, livelihoods, circular economy practices, and sustainable transport. It will support policy convergence to strengthen land use planning, tenure security, and efficient land utilization for affordable housing. Emphasis will be placed on recycling construction and demolition waste, promoting the use of recovered materials, and fostering green livelihoods through skill development and local enterprise. The Centre will advance circular economy approaches to enhance resource efficiency and reduce environmental impacts across the housing value chain. It will also encourage transit-oriented development and improved connectivity between housing, employment, and services. Through these linkages, the Centre aims to enable inclusive, resource-efficient, and sustainable urban growth.

5.6. Knowledge Co-creation:

The Centre will support to

a. State affordable housing policies

- Map existing policies of states for linkages with PMAY 2.0
- Provide technical support to states in drafting housing policies (as per local contexts and housing demand, climate & disaster resilience)
- Pair states for cross learning

b. Housing reforms

- Status of implementation; identification of challenges
- Handholding for implementation and identifying context specific reforms

c. Vacant housing dilemma

- Identify barriers to adoption of Model Tenancy Act, 2021
- Examine factors leading to success (Andhra Pradesh, Tamil Nadu, Assam)
- Conduct studies to understand drivers of vacant housing (mobility conditions, affordability, speculative ownership)
- Ownership pathways – Investigate viability of rent-to-own models through consultations with real estate experts, financing institutions and affordable housing developers

- d. **Analysis of planning, regulatory, financial & institutional mechanisms for affordable housing**
- Planning frameworks for combining heritage conservation with rental housing and livelihood promotion
 - Fiscal and tax base incentives, Role of VGF, additional FSI/TDR
 - Planning & building bye laws, online building permission system and GIS tools to enhance mapping of affordable housing
 - Promotion of bankable projects, encouraging PPP in affordable housing, value capture financing tools for affordable housing – linked to UCF
- 5.7. **Capacity Building:** The Centre will develop Capacity Building Learning Modules which may leverage
- Capacity building of Urban Local Bodies implementing PMAY-U & PMAY-U 2.0 to introduce climate resilience, structural stability and low carbon practices in all projects including self-built incremental housing in cities
 - Modules for housing entrepreneurs and financial institutions to build capacities in designing, financing, and managing affordable/rental housing
 - Inclusion of housing modules on NULP
 - Regional training- online and in-person
- 5.8. **Policy, Advocacy, Dissemination and Outreach:** The Centre will spearhead policy and advocacy efforts by drafting the National Housing and Habitat Policy – 2026 and publishing an Annual Flagship Report on Housing. The Centre will form a working group on affordable housing in collaboration with knowledge partners and domain experts and establish National and International Housing Coalitions. Additionally, the Centre will actively participate in outreach by celebrating Habitat Day and Urban October.

Activities

With research at its core, the proposed research centre will engage in the following activities:

- 6.1. **Mapping of state affordable housing policies, schemes and reforms:** The Centre will interact with states to prepare a detailed status report on state-level housing policies and will augment this periodically. Some of the topics that would be investigated are:
- Policies linked with PMAY-U 2.0 verticals
 - Status of PMAY-U 2.0 reforms
 - State-specific policies and schemes
 - Areas of advanced policy deliberation ripe for schemes and interventions
- 6.2. **Unpacking the vacant housing dilemma:**
- Barriers to MTA 2021 adoption – Feedback from states
 - Transportation linkages – How mobility conditions impact affordable rental housing across city size classes
 - Ownership pathways – Investigate viability of rent-to-own models through consultations with real estate experts, financing institutions and affordable housing developers

6.3. Coordinating, Collaborations and Partnership with National and International organisations:

- Engagements with diverse policy and market actors
- The research centre will actively collaborate with a number of reputed organisations that are actively engaged with India's housing ecosystem, both within India and abroad – HSMI-HUDCO, NHB, IIHS, CEPT, SPA, CPR, ORF, NAREDCO, WB, ADB, IHS etc.

6.4. Policy engagement and support:

- Policy support to MoHUA in drafting National Urban Housing and Habitat Policy – 2026
- Policy support to MoHUA in Promoting Tenancy Reforms in States
- Convenings for dialogue, consensus and creative solutioning
- Production of policy outputs like white papers, SOPs, etc.

6.5. Capacity Building Modules:

- The Centre will develop Capacity Building Modules for improving the implementation of affordable housing in Indian cities for ULB officials, housing entrepreneurs and financial institutions.

6.6. Dissemination and outreach:

- Maintain a dedicated website to host the Centre's research and offer 'guest' space on it for the housing ecosystem to debate challenges and solutions
- Maintain active social media engagement to create energetic dialogue around urban housing

6.7. Research

- Empirical quantitative research using available datasets
- Surveys, evaluations and rapid assessments
- Qualitative research using primary field-based data and large qualitative datasets, including Parliamentary questions, state-level policies, etc

6.8. Data Repository

- Infographics and data representations to illustrate housing challenges and solutions
- Data dashboard of key indicators to measure housing and its linkages with economy and social well-being

Outputs

Research	Academic papers Research reports Conference participation Annual “State of Affordable Urban Housing in India” report
Data repository	Dashboard
Policy engagement	Policy memos and briefs Convenings – workshops, roundtables, conferences
Dissemination and outreach	Dedicated website Social media Blog Annual “State of Affordable Urban Housing in India” conference

Collaborations and Partnerships

The Centre will actively collaborate with several reputed organisations that are actively engaged with India’s housing ecosystem, both within India and abroad. Listed below are some likely collaborators:

8.1. National partners

- HUDCO-HSMI
- National Housing Bank (NHB)
- Bureau of Indian Standards (BIS)
- Indian Institute of Human Settlements (IIHS)
- The Confederation of Indian Industry (CII)
- Central Building Research Institute (CBRI)
- Indian Institute of Technology (IIT) Kharagpur
- National Institute of Technology (NIT) Calicut
- The Federation of Indian Chambers of Commerce & Industry (FICCI)
- CEPT University, Ahmedabad
- School of Planning and Architecture, New Delhi
- Centre for Social and Economic Progress (CSEP)
- Centre for Policy Research (CPR)
- Indian Council for Research on International Economic Relations (ICRIER)
- Observer Research Foundation (ORF)

- National Real Estate Development Council (NAREDCO)
- Other housing-related organisations under MoHUA like CPWD, CPHEEO, NBO, NBCC, BMTPC, Hindustan Prefab, etc.

8.2. International partners

- World Bank
- Asian Development Bank (ADB)
- UN-Habitat
- United Nations Environment Programme (UNEP)
- Coalition for Disaster Resilient Infrastructure (CDRI)
- Cities Alliance
- Institute for Housing and Urban Development Studies, Erasmus University Rotterdam
- Joint Centre for Housing Studies, Harvard University

Institutional Arrangement and Staffing pattern:

The “Centre for Public Policy on Housing and Habitat” will be located at the National Institute of Urban Affairs. It will have a dedicated team and will adhere to all the governance systems and processes already established at NIUA. The institutional arrangement and staffing would be as below:

- The “Centre for Public Policy on Housing and Habitat” will be headed by a Chair Professor on a rotational basis.
- The Chair will provide umbrella support and drive consensus among stakeholders to foster ecosystem cohesion, co-create knowledge, revisit training and academic curricula, provide leadership and vision to the Centres of Excellence (CoEs), develop knowledge networks, design structures to respond to emerging challenges, and harness existing resources.
- The Centre will comprise a team of academic researchers, and policy and technical professionals, to conduct proactive research, develop data-driven insights, and support the Chair in knowledge creation and dissemination efforts.
- 2 Leads – for research and partnerships - each with 10+ years’ experience, with proven record of research, publication and policy engagement in the Indian housing sector
- 2 Senior Research Fellows with 5-8 years’ experience
- 4 Junior Research Fellows with 2-5 years’ experience
- 4 Research Interns on rotation, with up to 6 months of engagement
- 4-5 affiliated private sector consultants with specific expertise, like housing finance, real estate data, etc.

Budget

Head	Year 1	Year 2	Year 3	Total
Personnel	1,28,50,000	1,28,50,000	1,28,50,000	3,85,50,000
Research - Data collection	12,00,000	12,00,000	12,00,000	36,00,000
Travel to Cities/States	8,00,000	8,00,000	8,00,000	24,00,000
Equipment - Hardware/ Software/Server/ Dashboard	5,00,000	3,00,000	1,00,000	9,00,000
Data costs - Dashboard/ Website	7,00,000	5,00,000	4,00,000	16,00,000
Dissemination and Outreach - National conference/Round Tables/Convenings	12,00,000	12,00,000	12,00,000	36,00,000
Sub-total				5,06,50,000
Overheads				50,65,000
Total				5,57,15,000

Total 3-yr cost: Approximately 5.6 crores





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